

Finding the Medi-Clinic closest to you...

The map below shows where the Medi-Clinic hospitals are located in South Africa. You can also visit the Medi-Clinic website (see article at the bottom of this page). In addition, the insert in this issue provides contact details for all the hospitals in the Medi-Clinic group.



NEWSFLASH - NEW PRETORIA HOSPITALS

Medi-Clinic recently acquired the following Curamed hospitals in Pretoria:

- Curamed Astrid Clinic
- Curamed Kloof Hospital
- Curamed Medforum Hospital
- Curamed Muelmed Hospital
- Curamed Pretoria Gynaecological Hospital
- Curamed Pretoria Heart Hospital

Online Medical Information – just a mouseclick away

Medi-Clinic has a comprehensive website that Society members can visit. The website offers contact information on the doctors who consult and operate at Medi-Clinic hospitals, as well as general medical tips and other handy information.

Website address: www.mediclinic.co.za



A win-win situation for all

By agreeing to this deal, both the Society (and therefore you) and the Medi-Clinic group will benefit.

What are the benefits to the Society and you?

As a result of the tariff dispute between hospitals and the BHF, there is currently great uncertainty for medical scheme members. With this agreement, however, you are assured of stability and access to quality hospital care at no additional cost.

What are the benefits to Medi-Clinic?

The Medi-Clinic group stands to benefit, as this relationship will result in an increased volume of business. (A large number of the Society's members are already serviced by the Medi-Clinic group of hospitals.) The agreement is subject to the Society pursuing an alternate billing system with Medi-Clinic.

The Society is currently evaluating the financial implications of this alternate billing system. If found to be at least cost-neutral, the Society will implement this in the near future.

You will be kept up to date on any developments in this regard.

THE PROCESS TO FOLLOW

If you have a medical condition that may require you to be hospitalised, please follow the process below:



1. Check that your GP or the specialist to whom you have been referred, operates from a Medi-Clinic hospital – see the list of doctors (and their contact details) on the Medi-Clinic website or contact the Society on 053 807 3417.



2. Contact QA Care to get pre-authorisation for the hospital admission. (Remember that QA Care will only pre-authorise admissions to Medi-Clinic hospitals.)



3. The Society will settle the account directly with the hospital, at the agreed tariff charged by the Medi-Clinic group.



The QA Care contact number
0800 111 669

If you choose a private hospital other than a Medi-Clinic group hospital –



What if I have an emergency?

- If your life (or the life of one of your dependants) is threatened by not being admitted to hospital immediately, you can use whatever hospital is closest.
- Contact QA Care for authorisation on the next working day.

You may be required to be moved to an approved hospital as soon as medically possible.

- you will have to pay the hospital directly, and then submit your claim to the Society; and
- the Society will refund you at the recommended BHF tariff only. The balance will be for your own account.

You will therefore be liable for the R300 co-payment and the difference between the BHF tariff and the tariff charged by the hospital.

What about State and De Beers hospitals?

If you are admitted to a State or De Beers hospital, you will not have any additional costs. The Society will pay the hospital directly.

What if I don't have access to a Medi-Clinic hospital?

If your nearest Medi-Clinic hospital is a far distance away, contact the Society if you need to be admitted. Your circumstances will then be considered and you will be advised accordingly.

LONG-TERM POTENTIAL BENEFITS



Hospital costs make up a major part of the Society's expenses.

By stabilising hospital charges through this agreement, the Society should have a clearer idea of trends and be able to do more accurate forecasting.

With better control gained in this way, the Society can combat the effect that medical inflation has on contributions. Future costs should therefore flatten out, rather than increase as dramatically as before.

If you visit a specialist

You may still consult specialists at their rooms, regardless of their location. The information in this newsletter applies to hospital admissions only. Please confirm beforehand with specialists whether they charge BHF tariffs.

Remember that if a specialist charges more than the recommended BHF tariff, you are liable for the difference.

KEEP US IN ON YOUR BEAT WITH
BENEFIT POST!

We'd like to hear from you.

Is there something that you'd like to know more about?

fax: 053 807 3300

e-mail us at: benefitpost@debeersgroup.com

or write to: Benefit Post

c/o De Beers Benefit Society
PO Box 1922, Kimberley 8300

Payment of service providers

When does the Society settle directly and when not?

One of the operating principles of the Society is that –

- If a service provider charges BHF tariffs, the Society will settle the account directly with the service provider.
- If a service provider charges **more** than the BHF tariff, the member needs to pay the service provider and then claim from the Society. The benefit will be limited to the BHF tariff.

A FEW RELATED POINTS

- Hospital costs comprise approximately 36% of the Society's overall expenses.
- Increases in hospital costs are therefore a major contributor to increases in member contributions.

KEEPING YOU INFORMED

We will keep you updated on developments with regard to the BHF recommended tariffs and the relationship with Medi-Clinic.

If you have questions about any of the issues raised in this newsletter in the meantime, please call the Society on:

053 807 3417



BENEFIT BEAT

SPECIAL EDITION

COMMUNICATING WITH MEMBERS OF THE DE BEERS

BENEFIT SOCIETY

DECEMBER 2002

Hospital costs - disaster averted

Decisive action by the Society's management will see members protected from exorbitant hospital costs in 2003.

- The three major hospital groups recently rejected the increase in hospital tariffs recommended by the Board of Healthcare Funders (BHF) for 2003 and each released a higher set of tariffs.
- This has far-reaching implications for medical schemes, including the DBBS, as most schemes follow the principle of basing their benefits on the BHF recommended tariffs. Members of these schemes would have to pay the difference between the BHF tariffs and the hospitals' tariffs from their own pockets.

- **To protect your interests, the Society's management has moved swiftly to secure a deal with the Medi-Clinic group of hospitals.**



This information applies to South African hospitals only.

How the deal will affect you...

As long as you are admitted to any of the Medi-Clinic hospitals (see inside for a map and additional information on where to find these hospitals), there will be no increase in your share of hospital costs, and the Society will settle with the hospital directly.



Please refer to page 3 for more information on visits to hospitals not belonging to the Medi-Clinic group.

